

**MARIA ELLENA CHAVEZ-RUARK, U.S. BANKRUPTCY JUDGE**

Evidentiary Hearing: NO

Exhibits Filed: NO

**PROCEEDING MEMO – CHAPTER 13**

**Case: 25-11103-MCR**  
**Trudah A. Harding**

Date: 09/03/2025 at 10:00 a.m.

Appearances: Daniel M. Press, counsel for Debtor  
Benjamin Smith, counsel for Charity At Its Best  
Fredrick E. Nix, counsel for Chapter 13 Trustee

Also present: Trudah A. Harding, Debtor

[66] Motion to Reconsider Order Granting Motion for Relief From Automatic Stay Filed by Trudah A Harding (related document(s)63 Order on Motion For Relief From Stay) .

[68] Motion to Reconsider Filed by Trudah A Harding (related document(s)46 Relief from Stay and Notice of Motion filed by Creditor Charity At Its Best, 63 Order on Motion For Relief From Stay)

[72] Opposition on behalf of Charity At Its Best Filed by Rebekah F. Paradis (related document(s)66 Motion to Reconsider filed by Debtor Trudah A Harding, 68 Motion to Reconsider filed by Debtor Trudah A Harding). (Attachments: # 1 Exhibit 1 # 2 Exhibit 2 # 3 Exhibit 3 # 4 Proposed Order)

[67] Motion to Sell 13604 Canal Vista Court, Potomac, MD 20854 Filed by Trudah A Harding.

[73] Opposition on behalf of Charity At Its Best Filed by Rebekah F. Paradis (related document(s)67 Motion to Sell filed by Debtor Trudah A Harding). (Attachments: # 1 Proposed Order)

[82] Opposition on behalf of Rebecca A. Herr Filed by Rebecca A. Herr (related document(s)67 Motion to Sell filed by Debtor Trudah A Harding)

[71] Amended Chapter 13 Plan. Amount of Payments per Month: \$300, Number of Months:36 plus property sale/refi, Filed by Trudah A Harding. (Attachments: # 1 Certificate of Service)

[84] Objection to Confirmation of Plan Filed by Charity At Its Best (related document(s)71 Amended Chapter 13 Plan filed by Debtor Trudah A Harding). (Attachments: # 1 Objection to Confirmation of Debtor's Chapter 13 Plan # 2 Proposed Order)

COMMENTS: The Trustee reported that Debtor is current on plan payments. She started out pro se but has since obtained counsel. There are some outstanding issues from the original pro se filing, but the big picture is

that this is a 100% sales plan and the Trustee is confident this will work out. Trustee consents to a continuance of the confirmation hearing to allow the pending motions to get resolved.

Debtor's counsel informed the Court that the Debtor has reached an agreement with Charity at Its Best. It was not finalized until yesterday so they have not prepared a consent order, but they will prepare a consent order vacating the lift stay order. The automatic stay will be conditioned going forward to give the Debtor 90 days to sell the DC property. The sale proceeds from that sale will pay costs and taxes, but the property is otherwise owned free and clear. Debtor will use those proceeds to bring taxes on the MD property current and will pay remaining net proceeds to Charity at Its Best at a minimum of \$650,000. If the Debtor complies with these terms, then she will get 180 days to pay the remaining loan balances by either selling or refinancing the MD Property. She has a reverse mortgage lined up that should do that.

If the Debtor fails to make the payments as set forth above, the stay will be lifted with a two-year equitable servitude. Debtor also agrees to waive any issues re: the legality of the loans and agrees that amounts stated in the POCs are correct, including the per diem.

Parties will incorporate these terms into a consent order and will get the Trustee's signature as well and will submit the order in the next couple of days.

The Court said the order should grant the motion for reconsideration and deny the Motion to Sell as procedurally improper and premature.

The Trustee suggested continuing the confirmation to December to give the Debtor 90 days to sell the DC property.

Debtor said the DC property is under a contingent contract that the Debtor expects to go through. The Debtor may file a motion to shorten time to sell the DC property. Debtor said continuing the confirmation hearing to October should work.

Court stated that it will continue the confirmation hearing to 10/14/25, but it can continue further out if the parties agree. The Court noted that there is an objection to confirmation by Charity at Its Best. Counsel to Charity at Its Best said the amended plan is not inconsistent with the consent reached by the parties so he thinks he may withdraw the objection.

The Court informed counsel for the Debtor that the Applications to Employ were not served on the U.S. Trustee. Counsel said he would take care of that promptly.

DISPOSITION: Consent order to be uploaded by the parties addressing the Motions to Reconsider and the Motion to Sell. Confirmation will be continued to 10/14/25 at 10:00 a.m. Court will issue hearing notice.